

1922



Compliments of

Atlas
Assurance
Company
Limited

with which is incorporated

The Manchester
Assurance
Company

Pacific Coast Branch

100 Sansome Street

San Francisco, Cal.

867 1/2 Thru Sept 2
868 " " Sept 3
869 " " " 3
870 " " " 4



Frank J. Devlin, Manager

T. H. Palache, Assistant Manager

ATLAS WAR MEMORIAL

A ceremony, replete with interest, particularly to the Company and the members of its staff at home and abroad, took place on the afternoon of Tuesday, April 19, at the Company's head office, when a memorial to the members of the staff who laid down their lives during the War was unveiled by the Chairman, Mr. F. A. Johnston, in the presence of the directors and a large number of the staff and of the relatives of those whose names are inscribed on the memorial. The latter was designed and executed by Mr. W. Reynolds-Stephens, vice-president of the Royal Society of British Sculptors, and is a masterpiece in thought and execution. The central feature of the memorial is a bronze figure of St. George triumphant—the symbol of "Right" The Sculptor has depicted him, the fight over, with his helmet removed, and surmounting the dead dragon as representing "Might" vanquished. Inlaid as a nimbus behind the head of St. George is a rose of England in mother-of-pearl upon a ground of Irish green marble. A band of the laurels of "Fame" add enrichment as a border. The main architectural framework is of black English fossil marble, whilst the names of the fallen are cut into two panels (one on each side of the memorial) on one of the very hard Greek marbles, to insure permanence. Around the arched moulding which heads the memorial are the words:

*"These are they of the Company who
made the Supreme
Sacrifice for their Country"*

and beneath the emblematical figure appears the name of the Company upon a scroll. The whole forms a quiet, but rich, scheme of color and is mounted upon a slab of Hopton wood stone.

CALENDAR 1922

S M T W T F S							S M T W T F S									
JAN.	1	2	3	4	5	6	7	JULY	2	3	4	5	6	7	8	
	8	9	10	11	12	13	14		9	10	11	12	13	14	15	
	15	16	17	18	19	20	21		16	17	18	19	20	21	22	
	22	23	24	25	26	27	28		23	24	25	26	27	28	29	
29	30	31					30	31								
FEB.	5	6	7	8	9	10	11	AUG.	6	7	8	9	10	11	12	
	12	13	14	15	16	17	18		13	14	15	16	17	18	19	
	19	20	21	22	23	24	25		20	21	22	23	24	25	26	
	26	27	28						27	28	29	30	31			
MARCH	5	6	7	8	9	10	11	SEPT.	1	2	3	4	5	6	7	
	12	13	14	15	16	17	18		1	2	3	4	5	6	7	
	19	20	21	22	23	24	25		17	18	19	20	21	22	23	
	26	27	28	29	30	31			24	25	26	27	28	29	30	
APRIL	2	3	4	5	6	7	8	OCT.	1	2	3	4	5	6	7	
	9	10	11	12	13	14	15		8	9	10	11	12	13	14	
	16	17	18	19	20	21	22		15	16	17	18	19	20	21	
	23	24	25	26	27	28	29		22	23	24	25	26	27	28	
30							29	30	31							
MAY			1	2	3	4	5	6	NOV.	5	6	7	8	9	10	11
	7	8	9	10	11	12	13	12		13	14	15	16	17	18	
	14	15	16	17	18	19	20	19		20	21	22	23	24	25	
	21	22	23	24	25	26	27	26		27	28	29	30			
28	29	30	31													
JUNE					1	2	3	DEC.								
	4	5	6	7	8	9	10		3	4	5	6	7	8	9	
	11	12	13	14	15	16	17		10	11	12	13	14	15	16	
	18	19	20	21	22	23	24		17	18	19	20	21	22	23	
25	26	27	28	29	30			24	25	26	27	28	29	30		
								31								

IDENTIFICATION

MY NAME IS

MY ADDRESS IS

In Case of Accident or Serious Illness
Please Notify

HOW EASY TO FORGET

The Make of my Automobile is.....

.....Its No. is.....

The make of my Bicycle is.....

.....Its No. is.....

Watch No.....Works.....

The No. of my Bank Book is.....

My Weight was.....

and my Height.....feet.....inches

on.....191.....

Size of Hat.....Gloves.....

" Shirt.....Collar.....

" Cuffs.....Shoes.....

" Hosiery.....Underwear.....

HELP IN CASE OF ACCIDENT

KEEP COOL—SEND FOR A PHYSICIAN

WOUNDS—Remove patient to a quiet, airy place. Have hot and cold water, several basins, clean towels, cloth and soap. Apply antiseptic treatment as follows:

Thoroughly cleanse your own hands and nails; then cleanse the wounds with some antiseptic. The simplest and most easily procured is salt and water. Put a handful of salt in a quart of water and use freely. After the wound is cleansed, it must then be protected from new germs by some covering made germ-free by baking, boiling, or even ironing with a hot flatiron. After the salt solution has been carefully used, apply strips of muslin or gauze soaked in warm water which has been boiled. This will leave the wound in good condition.

If a more active antiseptic than salt, such as Carbolic Acid (1 per cent) or Bichloride of Mercury (1 part to 2000 of water), is available, it should be used.

DROWNING—Turn body face down over a barrel, or grasp it by the middle and raise it so that the water may drain out of the throat, first grasping the tongue with a handkerchief or towel and drawing it forward. Then perform artificial respiration as follows:

Loosen all clothing, exposing neck and chest to the air. Open the mouth, forcing the jaw if necessary. Place a piece of wood between the teeth to prevent patient biting tongue. Grasp tongue with cloth or handkerchief and have an assistant hold it out. Kneel near the head. Grasp the patient's fore-arms firmly as close as possible to the bent elbows.

(1) Firmly press patient's elbows against the sides of his body, driving the air out of the lungs. Count "one."

(2) Raise the arms slowly with a sweeping motion up and around and over head until elbows touch ground, to expand chest. Count "two."

(3) Give the arms a slow, strong pull, raising the chest as high as it will go. Count "three."

(4) Bring the arms with bent elbows down against sides again. Count "four."

Continue this action about fifteen times a minute slowly and steadily. DO NOT GET DISCOURAGED. Continue at least an hour if necessary.

Smelling salts, camphor or ammonia may be held under patient's nose about once a minute by the assistant holding the tongue when he is breathing in and when his arms are extended above his head.

APOPLEXY—STROKE OF PARALYSIS—Loosen the clothing. Apply cold cloths to the head which should be elevated. Keep the body and feet warm. GIVE NO STIMULANTS. Never attempt to give anyone who is unconscious anything to drink as it may choke him.

MAD DOG OR SNAKE BITE—Tie cord tight above wound. Wash the wound well with warm water. If possible, cauterize immediately with Nitrate of Silver (Lunar Caustic); or red hot iron; or enlarge the wound by cutting away the flesh immediately around it. Give whiskey or brandy in large quantities.

FOREIGN BODIES IN EYE—Pull the upper lid downward away from the eyeball over lower lid and release.

BURNS AND SCALDS—Cover with Cooking Soda and lay wet cloths over it. Whites of Eggs and Olive Oil. Olive or Linseed Oil, plain, or mixed with Chalk.

LIGHTNING—Dash cold water over person struck. Artificial respiration as above.

VENOMOUS INSECT'S STINGS, ETC.—Apply weak Ammonia, Oil, Salt Water or Iodine.

FAINTING—Place flat on back; allow fresh air and sprinkle with water.

IN CASE OF POISON

First. Send for a physician.

Second. Empty the stomach by an emetic—a teaspoonful of mustard or two teaspoonfuls of common salt in tepid water; teaspoonful of alum in water. Tickle the throat with a feather or finger. Apply antidotes as follows:

Poison.	Antidote No.	Poison.	Antidote No.
Acetic Acid	6	Laudanum	1
Alcoholic Liquors..10		Lye	9
Ammonia	9	Morphine	1
Antimony	5	Muriatic Acid ...	6
Aqua fortis	6	Nitre	9
Arsenic	2	Nitric Acid	6
Bitter Almond ...	7	Opium	1
Blue Vitriol	3	Oxalic Acid	6
Bug Poison	3	Paris Green	2
Carbolic Acid	3	Phosphorus	2
Carbonic Acid Gas 10		Prussic Acid	7
Charcoal Fumes..10		Rat Poison	2
Chloride of Zinc.. 5		Saltpetre	9
Chloroform inhaled 10		Sugar of Lead....	4
" swallowed.. 1		Sulphuric Acid ...	8
Coal Gas	10	Strychnine	1
Copperas	3	Tartaric Acid ...	6
Corrosive sublimate 3		Toad-stools	4
Ether inhaled ....10		White Lead	4
Ether swallowed.. 1		White Vitriol	5

1. Emetic. If patient is drowsy, give cold coffee; keep awake and moving.

2. Emetic. Warm extremities; give large doses of magnesia; raw eggs; lime water; milk; flour and water.

3. White of eggs, milk, flour and water; give largely for ten minutes, then give emetic and follow by mild stimulants.

4. Mustard emetic followed by Epsom salt.

5. Emetic. Give warm water to relieve vomiting; tea to tablespoonful baking powder, saleratus, chalk, lime or magnesia followed by milk and white of egg.

6. Emetic. Baking powder etc., as in No. 5, followed by linseed tea or slippery elm tea.

7. Emetic. Followed by brandy or by teaspoonful ammonia in pint of water.

8. Large quantities of water followed by large doses magnesia or lime.

9. Drink diluted vinegar or lemon juice, follow with tablespoonful castor oil, cream, sweet oil or linseed oil; then with teaspoonful doses an hour apart for three hours.

10. Fresh air, inhalation of ammonia; warm extremities; artificial breathing, as in drowning.

INTEREST CALCULATIONS

Rule—Multiply the principal by as many one-hundredths as there are days, and then divide as follows:

Per cent.	4	5	6	7	8	9	10	12
Divide by	90	72	60	52	45	40	36	30

Examples.—Interest on \$100, for 90 days at 5 per cent: $100 \times 90 = 9,000$ divided by 72 = 1.25 (one dollar and 25 cents): on \$1, for 30 days at 6 per cent: $1 \times 30 = 300$, divided by 60 = .005 (5 mills).

Table.—Showing the number of days from any date in one month to the same date in any other month.

From	To	Jan.	Feb.	Mch.	April	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
Jan.		365	31	59	90	120	151	181	212	243	273	304	334
Feb.		334	365	28	59	89	120	150	181	212	242	273	303
March ..		306	337	365	31	61	92	122	153	184	214	245	275
April ...		275	306	334	365	30	61	91	122	153	183	214	244
May		245	276	304	335	365	31	61	92	123	153	184	214
June		214	245	274	304	334	365	30	61	92	122	153	183
July		184	215	243	273	304	335	365	31	62	92	123	153
August ..		153	184	212	243	273	304	334	365	31	61	92	122
Sept.		122	153	181	212	242	273	303	334	365	30	61	91
Oct.		92	123	151	182	212	243	273	304	335	365	31	61
Nov.		61	92	120	151	181	212	242	273	304	334	365	30
Dec.		31	62	90	121	151	182	212	243	274	304	335	365

Example.—How many days from May 5th to October 5th? Look for May at left hand and October at the top; in the angle is 153. In leap year add one day if February is included.

INCOME ON INVESTMENTS





Par Value \$100.

Cost	4%	5%	6%	7%	8%	10%
\$ 50.00	\$8.00	\$10.00	\$12.00	\$14.00	\$16.00	\$20.00
60.00	6.67	8.33	10.00	11.66	13.33	16.66
70.00	5.71	7.14	8.57	10.00	11.42	14.28
75.00	5.34	6.66	8.00	9.33	10.66	13.35
80.00	5.00	6.25	7.50	8.75	10.00	12.50
85.00	4.70	5.88	7.05	8.23	9.41	11.76
90.00	4.44	5.55	6.66	7.77	8.88	11.11
95.00	4.21	5.26	6.31	7.36	8.42	10.52
100.00	4.00	5.00	6.00	7.00	8.00	10.00
105.00	3.81	4.76	5.71	6.66	7.61	9.52
110.00	3.64	4.54	5.45	6.36	7.27	9.09
115.00	3.48	4.34	5.21	6.08	6.95	8.69
120.00	3.33	4.16	5.00	5.83	6.66	8.33

U. S. DEPARTMENT OF AGRICULTURE

WEATHER BUREAU

EXPLANATION OF FLAG SIGNALS

No. 1.	No. 2.	No. 3.	No. 4.	No. 5.
WHITE	BLUE	WHITE AND BLUE	BLACK TRI-ANGULAR	WHITE BLK CENTER
				
CLEAR OR FAIR	RAIN OR SNOW	LOCAL RAINS	TEMPERATURE	COLD WAVE

- No. 1, alone, indicates fair weather, stationary temperature.
- No. 2, alone, indicates rain or snow, stationary temperature.
- No. 3, alone, indicates local rain, stationary temperature.
- No. 1, with No. 4 above it, indicates fair weather, warmer.
- No. 1, with No. 4 below it, indicates fair weather, colder.
- No. 2, with No. 4 above it, indicates warmer weather, rain or snow.
- No. 2, with No. 4 below it, indicates colder weather, rain or snow.
- No. 3, with No. 4 above it, indicates warmer weather with local rains.
- No. 3, with No. 4 below it, indicates colder weather with local rains.
- No. 1, with No. 5 above it, indicates fair weather, cold wave.
- No. 2, with No. 5 above it indicates, wet weather, cold wave.
- Forecasts made at 10 A. M. and displayed between 12 and 1 P. M. forecast the weather for the following day until 8 P. M.

WIND DIRECTION AND STORM SIGNALS

STORM SIGNAL EASTERLY WINDS WESTERLY WINDS



Red, Black Center



Red



White

In use on the Coast and the Great Lake Ports

Cautionary against a wind velocity that will be dangerous to all classes of vessels, that is when a velocity of thirty miles per hour or over is expected.

The Red Pennant hoisted above Storm Signal indicates winds will be from the N. E. When Red Pennant is below Storm Signal it indicates winds from the S. E.

The White Pennant hoisted above Storm Signal indicates winds will be from the N. W. When White Pennant is below Storm Signal it indicates winds from the S. W.

At night a Red Light will indicate Easterly winds, and a Red and White Light Westerly winds.

DISTANCES AND MAIL TIME TO FOREIGN CITIES FROM THE CITY OF NEW YORK

By Postal Route to—	Statute Miles	Days
Adelaide, via San Francisco.....	12,845	34
Alexandria, via London.....	6,150	12
Amsterdam, " ".....	3,985	8
Antwerp, " ".....	4,000	8
Athens, " ".....	5,655	11
Bahia, Brazil.....	5,870	14
Bangkok, Siam, via San Francisco.....	12,900	43
Bangkok, Siam, via London.....	13,125	41
Batavia, Java, via London.....	12,800	34
Berlin.....	4,385	8
Bombay, via London.....	9,765	22
Bremen.....	4,235	8
Buenos Ayres.....	8,045	24
Calcutta, via London.....	11,120	24
Cape Town, via London.....	11,245	25
Constantinople, via London.....	5,810	11
Florence, via London.....	4,800	9
Glasgow.....	3,370	8
Greytown, via New Orleans.....	2,815	7
Halifax, N. S.....	645	2
Hamburg, direct.....	4,820	9
" via London.....	4,340	8
Havana.....	1,366	3
Hong Kong, via San Francisco.....	10,590	27
Honolulu, via San Francisco.....	5,645	12
Liverpool.....	3,540	7
London.....	3,740	7
Madrid, via London.....	4,925	9
Melbourne, via San Francisco.....	12,265	26
Mexico City (railroad).....	3,750	5
Panama.....	2,355	6
Paris.....	4,020	8
Rio de Janeiro.....	6,204	17
Rome, via London.....	5,030	9
Rotterdam, via London.....	3,935	8
St. Petersburg, via London.....	5,370	9
San Juan, Porto Rico.....	1,730	5
Shanghai, via San Francisco.....	9,920	25
Shanghai, via London.....	14,745	45
Stockholm, via London.....	4,975	9
Sydney, via San Francisco.....	11,570	21
Valparaiso, via Panama.....	5,915	22
Vienna.....	4,740	9
Yokohama, via San Francisco.....	7,348	20

RATES OF POSTAGE

Postal Cards, 1 cent each, go without further charge to all parts of the United States and Canada. Cards for foreign countries (within the Postal Union) 1 cent each. The face of postal cards issued by the Post Office Department may be divided by a vertical line placed approximately one-third of the distance from the left end of the card; the space to the left of the line may be used for a message, etc., but the space to the right for the address only.

Letters.—To all parts of the United States, Canada, Mexico, Panama, Cuba, Ireland and Shanghai, China, Bahamas, Barbados, British Guiana, British Honduras, Dominican Republic, Dutch West Indies, England, Leeward Islands, Newfoundland, New Zealand, Scotland, Trinidad and Wales, 2 cents for each ounce or fraction thereof.

Local, or "Drop" Letters.—The rate on drop letters is 2 cents an ounce or fraction of an ounce. This applies to all letters (but not to other first-class matter) mailed for delivery within the postal district of the office where deposited, including delivery by the city, rural, or other carriers of such office, and 1 cent for each ounce or fraction thereof where free delivery by carrier is not established.

First Class.—Letters and all other first-class matter, whether sealed or unsealed, and all other matter, sealed, nailed, sewed, or fastened in any manner so that it cannot be quickly examined, 2 cents for each ounce or fraction thereof.

Second Class.—Only for publishers and news agents, 1 cent per pound.

Newspapers and Periodicals (regular publications) can be mailed by the public at the rate of 1 cent for each 4 ounces or fraction thereof.

THIRD CLASS MATTER

Third-class matter embraces circulars, newspapers and periodicals not admitted to the second-class, nor embraced in the term "book," miscellaneous printed matter on paper not having the nature of an actual personal correspondence, proof-sheets, corrected proof-sheets, and manuscript copy accompanying the same, and matter in point print or raised characters used by the blind. (Books are included in fourth-class or parcel post mail.)

Typewriting and carbon and letter-press copies thereof are the equivalent of hand-writing and are classed as such in all cases. Matter produced by the photographic process (including blue prints), is printed matter. Matter printed on material other than paper is fourth-class.

Circulars.—A circular is a printed letter sent in identical terms to several persons. It may bear a written, typewritten, or hand-stamped date, name and address of person addressed and of the sender, and corrections of mere typographical errors. When a name (except that of the addressee or sender),

date (other than that of the circular), or anything else is handwritten or typewritten in the body of a circular for any other reason than to correct a genuine typographical error, the circular is subject to postage at the first-class (letter) rate, whether sealed or unsealed.

Reproductions or imitations of handwriting and typewriting obtained by means of the printing press, neostyle, multigraph, or similar mechanical process will be treated as third-class matter provided they are mailed at the post office or other depository designated by the postmaster in a minimum number of 20 identical, unsealed copies. If mailed elsewhere or in less quantity, they will be subject to the first-class rate.

The rate of postage on unsealed third-class matter is 1 cent for each 2 ounces or fraction thereof, on each individually addressed piece or package.

The limit of weight of third-class matter is 4 pounds. Parcels of printed matter weighing more than 4 pounds which do not exceed the limit of weight and size for fourth-class matter come within that class and are mailable at the parcel post rates.

FOURTH-CLASS MATTER (DOMESTIC PARCEL POST).

Fourth-class matter embraces that known as domestic parcel post mail, and includes merchandise, farm and factory products, seeds, cuttings, bulbs, roots, scions, and plants, books (including catalogs), miscellaneous printed matter weighing more than 4 pounds, and all other mailable matter not embraced in the first, second and third classes.

Extent and Usefulness of Parcel Post.—The domestic parcel post offers a convenient, quick, and efficient means of transporting mailable parcels to any post office in the United States or its possessions. The service reaches more places than any other transportation agency. It brings producers and consumers into closer contact, thus opening the way to reducing the high cost of living. Special treatment and advantages are accorded to shipments of farm products weighing between 50 and 70 pounds. Low postage rates, based on the service rendered, are provided. The rates to nearby zones are particularly advantageous. Parcels may be insured against loss and may be sent C. O. D.

Rates of postage—to be fully prepaid—unsealed—are as follows:

(a) Parcels weighing 4 ounces or less, except books, seeds, plants, etc., 1 cent for each ounce or fraction thereof, any distance.

(b) Parcels weighing 8 ounces or less containing books, seeds, cuttings, bulbs, roots, scions, and plants, 1 cent for each 2 ounces or fraction thereof, regardless of distance.

(c) Parcels weighing more than 8 ounces containing books, seeds, plants, etc., parcels of miscellaneous printed matter weighing more than 4 pounds, and all other parcels of fourth-class matter weighing more than 4 ounces are chargeable according to distance or zone, at the pound rates

MONEY ORDERS

The fees for the issue of domestic Money Orders are as follows:

For Orders From \$ 0.01 to \$ 2.50	..... 3 cents.
From \$ 2.51 to \$ 5.00	... .. 5 cents.
From \$ 5.01 to \$ 10.00	..... 8 cents.
From \$10.01 to \$ 20.00	.....10 cents.
From \$20.01 to \$ 30.00	.... .12 cents.
From \$30.01 to \$ 40.00	.....15 cents.
From \$40.01 to \$ 50.00	.....18 cents.
From \$50.01 to \$ 60.00	.....20 cents.
From \$60.01 to \$ 75.00	.....25 cents.
From \$75.01 to \$100.00	.....30 cents.

What may be registered—where, and by whom. Any matter, properly addressed and bearing the name and address of the sender, admissible to the domestic mails (except fourth-class mail, which may be insured), or to the Postal Union mails, may be registered. Foreign "Parcel Post" mail must be taken to the post office to be registered, but other mail may be registered at any post office or post office station, by rural carriers, and when sealed and not cumbersome, by city carriers in residential districts.

The registry fee for each separate article, foreign or domestic, is 10 cents in addition to the postage, both to be fully prepaid.

Indemnity for lost registered mail will be paid as follows:

Domestic mail, first-class (sealed), up to \$50. actual value; third-class (unsealed), up to \$25, actual value.

Foreign mail, amount claimed within limit of 50 francs (\$9.65), for total loss (not partial loss or rifling), of a registered article exchanged between the United States and a Postal Union country, except foreign parcel post matter and losses beyond control ("force majeure").

Reports of Losses and Application for Indemnity should be made to the postmaster at the mailing office or office of address with particulars of registration, description of contents, and in case of partial loss or rifling with the envelope or wrapper.

FREE DELIVERY

The free delivery of mail matter at the residences of the people desiring it is required by law in every city of 50,000 or more population, and may be established at every place containing not less than 5,000 inhabitants.

FOREIGN POSTAGE

The rates of postage applicable to articles for foreign countries are as follows:

Cents.

Letters destined for Canada, Cuba, Mexico, Republic of Panama, United Kingdom of Great Britain and Ireland, Bahamas, Barbados, British Guiana, British Honduras, Dominican Republic, Dutch West Indies, Leeward Islands, Newfoundland, New Zealand, Trinidad, including Tobago, and to the City of Shanghai China, per ounce..... 2

Letters for all other foreign countries:

For the first ounce or fraction of an ounce 5

For each additional ounce or fraction of an ounce 3

Single post cards (including souvenir cards), each 2

Reply postal cards, each..... 4

Printed matter of all kinds, for each two ounces or fraction of two ounces..... 1

Commercial papers, for the first ten ounces or less 5

For each additional two ounces or fraction of two ounces..... 1

Samples of merchandise, for the first four ounces or less..... 2

For each additional two ounces or fraction of two ounces 1

Registration fee in addition to postage..... 10

Samples of Merchandise, Packets not in excess of 4 ounces, 2 cents. Packets in excess of 4 ounces, for each two ounces or fraction thereof, 1 cent.

PARCEL POST

The Postmaster General with the consent of the Interstate Commerce Commission, may at any time change the parcel post rates and conditions. Following are the rates in effect September 1, 1918:

Zone	Distance	First Pound	Additional Pounds	Weight Limit Lbs.
	Local	\$0.05	\$0.01 @ 2 lbs.	70
1	within 50 mi.	.05	.01 " 1 lb.:	70
2	50- 150 "	.05	.01 " "	70
3	150- 300 "	.06	.02 " "	70
4	300- 600 "	.07	.04 " "	50
5	600-1000 "	.08	.06 " "	50
6	1000-1400 "	.09	.08 " "	50
7	1400-1800 "	.11	.10 " "	50
8	1800 and over	.12	.12 " "	50

RESTRICTIONS

Size limit, 84 inches in length and girth combined (total of length and around parcel.)

Four ounces or under, 1 cent per ounce.

Over four ounces considered one pound.

Fractional pounds considered pounds.

SPECIAL CONDITIONS

Parcels will be mailable only at post offices, branch post offices, lettered and local named stations and such numbered stations as may be designated by the postmaster.

All parcels must bear the return card of the sender otherwise they will not be accepted for mailing.

Fourth-class matter embraces that known as domestic parcel post mail, and includes merchandise, farm and factory products, seeds, cuttings, bulbs, roots, scions and plants, books (including catalogs), miscellaneous printed matter weighing more than 4 pounds, and all other mailable matter not embraced in the first, second and third classes. Classification excludes matter of a character perishable within a period reasonably required to transport and deliver, and parcels of form and kind likely to injure postal employes or equipment or other mail matter.

On parcel post packages whose postage amounts to 25c or more, a War Tax of 1c for each 25c worth of postage or fraction thereof is imposed.

INSURED AND C. O. D. MAIL

C. O. D. Fees, Conditions, and Indemnity.—

Fourth-class or domestic parcel post mail may be sent C. O. D.; that is, the price of the article and the charges thereon (including, if desired the postage and fee prepaid) will be collected from the addressee on payment of a fee of 10 cents in stamps affixed to the parcel in addition to postage, provided the amount to be remitted does not exceed \$50, and for a fee of 25 cents in stamps, provided the amount to be remitted does not exceed \$100. Such a parcel becomes automatically insured up to \$50 and \$100, respectively, according to whether a 10 or 25 cent fee was paid, without additional charge, against the non-receipt of returns therefor if delivered and collection effected; and against loss, rifling or damage in an amount equivalent to the actual value of its contents. The Department will not assume responsibility for errors made by senders in stating the collection charges, or for any misunderstanding between senders and addressees regarding the price, character or contents of parcels. The sender of a C. O. D. parcel will not be permitted to pay a fee of only ten cents thereon when the amount to be remitted is greater than \$50, even though he should be willing to accept indemnity only for \$50 in case of loss; but when the value of the contents of a parcel exceeds \$50 and the remittance to be made to the sender is \$50 or less, the parcel may, if the sender so desires, have a 25-cent fee paid thereon, entitling him to indemnity for any loss or damage sustained, not in excess of \$100. A parcel on which the remittance is \$50, but on which, because of the money order fee, the collection from the addressee will be in excess of that amount, will require only a 10-cent fee.

Insurance Fees, Conditions and Indemnity.—

Fourth-class or domestic parcel post mail may be insured against loss, rifling or damage in an amount equivalent to its actual value up to \$5 for a fee of three cents; \$25 for five cents; \$50 for ten cents, or \$100 for twenty-five cents, in addition to the postage. Both postage and fee must be paid by postage stamps affixed to the parcel. Such mail may be insured at any post office or station thereof, or by rural carriers, but must not be deposited in street mail boxes or in mail drops at post offices. The amount of the insurance fee shall be stated on the receipt given the sender and on the record retained at the mailing office.

Such mail may be insured at any post office or station thereof, or by rural carriers. The sender must fill out an insurance tag, which will be furnished him on request, to be attached to the parcel.

Return Receipts for Insured Parcels may be obtained by indorsing the parcels "Return receipt desired."

DISTANCES BETWEEN

FROM	New York	Chicago	Phila-	St. Louis	Boston	Baltimore	Cleveland	Buffalo	San Fran-	Pittsburg	Cincin-	Milwan-	New Or-	Washing-	Minneap-
To	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.	Mls.
Albany	145	832	236	1,028	202	333	480	297	3,106	567	724	917	1,517	373	1,252
Atlanta	876	733	785	911	1,106	688	736	919	2,805	805	492	818	496	648	1,153
Baltimore	188	802	97	934	418	...	474	398	3,976	334	593	887	1,184	40	1,299
Boston	217	1,034	321	1,250	...	418	682	499	3,308	674	926	1,119	1,602	458	1,454
Buffalo	442	525	416	731	499	398	183	...	2,799	270	427	610	1,256	438	945
Chicago	912	...	821	284	1,034	802	357	525	2,374	468	298	85	912	790	420
Cincinnati	757	298	666	341	926	593	244	427	2,572	313	...	583	829	553	718
Cleveland	584	357	493	548	820	474	...	183	2,631	155	244	442	1,073	437	777
Columbus, O.	637	314	546	428	882	511	138	321	2,388	193	116	399	935	471	734
Denver	1,924	1,022	1,843	916	2,056	1,850	1,379	1,537	1,371	1,490	1,257	1,107	1,347	1,810	884
Detroit	693	272	669	488	770	649	173	251	2,546	321	263	357	1,092	655	692
Duluth	1,391	479	1,300	723	1,513	1,281	701	1,004	2,238	947	777	422	1,447	1,269	162
El Paso	2,310	1,465	1,219	1,245	2,414	2,173	1,703	1,915	1,287	1,866	1,586	1,550	1,195	1,329	1,521
Galveston	1,792	1,144	1,691	860	2,012	1,594	1,408	1,591	2,157	1,481	1,157	1,229	1,410	1,354	1,340
Gr. Rapids, Mich.	821	178	815	462	878	796	332	379	2,452	462	308	263	1,090	764	598
Helena	2,452	1,540	2,361	1,549	2,574	2,342	1,897	2,065	2,452	2,008	1,838	1,455	2,152	2,320	1,119
Indianapolis	825	183	734	240	965	704	283	466	2,457	381	111	208	888	664	603
Jacksonville, Fla.	983	1,097	892	975	1,213	795	1,085	1,193	3,098	1,957	841	1,182	616	755	1,517
Kansas City	1,342	458	1,251	277	1,466	1,211	755	967	1,981	1,957	811	1,182	616	755	1,517
Los Angeles	3,149	2,265	3,058	2,084	3,273	3,018	2,562	2,774	475	2,705	2,425	2,380	2,007	2,978	2,301
Louisville	871	304	780	274	1,040	703	358	541	2,468	427	114	389	778	663	727
Memphis	1,157	521	1,068	311	1,387	969	738	921	2,439	807	494	494	929	507	507

By the shortest usually traveled railroad
ment's official table of distances.

AMERICAN CITIES

Milwaukee	997	85	906	369	1,119	887	442	610	2,359	533	383	..33	997	875	335
Minneapolis	1,332	1,241	586	1,545	1,222	777	945	2,096	888	718	335	1,285	1,210	1,233	
Mobile	1,231	929	1,140	647	1,461	1,033	1,029	1,212	2,623	1,098	785	1,014	1,411	1,003	
Montreal	386	841	477	1,051	330	574	623	431	3,115	704	826	1,655	1,614	1,125	
Newark, N. J.	9	903	887	1,056	226	179	575	405	3,177	435	748	988	1,363	219	1,323
New Haven	76	980	167	1,141	140	264	628	445	3,254	520	833	1,065	304	1,400	
New Orleans	1,372	912	1,281	699	1,602	1,184	1,073	1,256	2,482	1,142	829	997	1,144	1,285	
New York	..	912	91	1,085	217	188	584	442	3,186	444	757	997	1,372	1,332	
Ogden	2,496	1,924	2,315	1,414	2,528	2,296	1,851	2,019	780	1,962	1,792	1,579	1,891	2,284	1,316
Omaha	1,405	493	1,314	1,527	1,295	1,750	1,018	1,781	3,095	351	791	578	1,080	1,283	381
Philadelphia	91	821	..	974	321	97	493	416	2,309	353	666	906	1,281	1,37	1,241
Pittsburg	444	468	333	621	674	334	135	270	2,742	..	313	553	1,142	392	888
Portland, Me.	3,302	1,149	436	1,345	115	593	747	642	3,423	789	1,041	1,234	1,717	573	1,569
Portland, Ore	3,204	2,292	3,113	2,212	3,326	3,094	2,649	2,817	772	2,590	2,378	2,746	3,082	2,042	
Providence	190	1,034	231	1,230	45	378	682	499	3,308	634	926	1,119	1,562	418	1,451
Quebec	530	1,013	621	1,343	402	718	795	612	3,287	876	1,039	1,827	786	1,433	
Richmond, Va.	343	879	252	1,918	573	155	553	553	3,153	417	1,964	1,046	115	1,299	
Rochester, N. Y.	373	603	301	799	430	354	251	68	2,877	338	495	688	1,324	394	1,023
St. Joseph, Mo.	1,382	470	1,301	327	1,474	1,261	875	1,058	1,867	948	668	555	941	1,221	485
St. Louis	1,065	284	974	1,230	934	548	731	2,194	621	341	359	699	894	586	
St. Paul	1,322	410	1,251	576	1,454	1,919	767	935	2,086	878	708	325	1,275	1,200	10
San Antonio	1,943	1,204	1,822	1,920	2,150	1,755	1,468	1,651	1,911	1,541	1,217	1,289	1,715	1,320	
San Francisco	3,186	2,274	3,095	2,194	3,308	3,076	2,631	2,799	..	2,742	2,572	2,339	2,482	3,064	2,096
Seattle	3,151	2,239	3,060	2,632	3,273	2,941	2,596	2,764	957	2,207	2,537	2,154	2,931	3,029	1,818
Spokane	2,812	1,900	2,721	1,932	2,934	2,702	2,257	2,425	1,205	2,368	2,198	1,815	2,535	3,690	1,471
Springfield, Mass.	139	935	230	1,131	99	327	583	400	3,209	583	827	1,020	1,511	367	1,355
Tampa Fla.	1,195	1,309	1,104	1,187	1,425	1,007	1,297	1,406	3,310	1,269	1,053	1,394	828	997	1,729
Toledo	7,05	244	615	437	795	595	113	296	3,518	261	293	339	1,032	595	664
Washington	228	790	137	894	458	40	437	438	3,064	392	533	875	1,144	..	1,210

routes. Compiled from the War Depart-

POPULATION OF LARGEST CITIES—Cont.

KENTUCKY		1920	1910
Frankfort	*9,805	10,465	
Henderson	12,169	11,452	
Lexington	41,534	35,099	
Louisville	234,891	223,928	
Newport	29,317	30,309	
Owensboro	17,424	16,011	
Paducah	24,735	22,760	
LOUISIANA			
45,409 sq. mi.	1,798,509		
Alexandria	17,510	11,213	
Baton Rouge	*21,782	14,897	
Lake Charles	13,088	11,449	
Monroe	12,675	10,209	
New Orleans	387,219	339,075	
Shreveport	43,874	28,015	
MAINE			
29,895 sq. mi.	768,014		
Auburn	16,985	15,064	
Augusta	*14,114	13,211	
Bangor	25,978	24,803	
Bath	14,731	9,396	
Biddeford	18,008	17,079	
Lewiston	31,791	26,247	
Portland	69,272	58,571	
Waterville	13,351	11,458	
MARYLAND			
99,41 sq. mi.	1,449,661		
Annapolis	*11,214	8,609	
Baltimore	733,826	558,485	
Cumberland	29,837	21,839	
Hagerstown	28,064	16,507	
MASSACHUSETTS			
8,039 sq. mi.	3,852,356		
Adams	12,967	13,026	
Arlington	18,665	11,187	
Attleboro	19,731	16,215	
Beverly	22,561	18,650	
Boston	*748,060	670,585	
Brockton	66,254	56,878	
Brookline	37,748	27,792	
Cambridge	109,694	104,839	
Chelsea	43,184	32,452	
Chicopee	36,214	25,401	
Clinton	12,979	13,075	
Everett	40,120	33,484	
Fall River	120,485	119,295	
Fitchburg	41,029	37,826	
Framingham	17,033	12,948	
Gardner	16,971	14,699	
Gloucester	22,947	24,398	
Greenfield	15,462	10,427	
Haverhill	53,884	44,115	
MICHIGAN			
57,480 sq. mi.	3,668,412		
Ann Arbor	19,516	14,817	
Battle Creek	36,164	25,267	
Bay City	47,554	45,166	
Bent'n Har.	12,233	9,185	
Detroit	993,678	465,766	
Escanaba	13,103	13,194	
Flint	91,599	38,550	
G'd Rapids	137,634	112,571	
Hamtramck	48,615	3,559	
Highland Park	46,499	4,120	
Holland	12,183	10,490	
Ironwood	15,739	12,821	
Jackson	48,374	31,433	
Kalamazoo	48,487	39,437	
Lansing	*57,327	31,229	

POPULATION OF LARGEST CITIES—Cont.

MICHIGAN		1920	1910
Marquette	12,718	11,503	
Muskegon	36,570	24,062	
Owosso	12,575	9,639	
Pontiac	34,273	14,532	
Port Huron	25,944	18,863	
Saginaw	61,903	50,510	
Sault S. Marie	12,096	12,615	
Wyandotte	13,851	8,287	
MINNESOTA			
80,858 sq. mi.	2,387,125		
Duluth	98,917	78,466	
Hibbing	15,089	8,832	
Mankato	12,469	10,365	
Minneapolis	380,582	301,408	
Rochester	13,722	7,844	
St. Cloud	15,873	10,600	
St. Paul	*234,693	214,744	
Virginia	14,022	10,473	
Winona	19,143	18,583	
MISSISSIPPI			
46,362 sq. mi.	1,790,618		
Hattiesburg	13,270	11,733	
Jackson	*22,817	21,262	
Laurel	13,037	8,465	
Meridian	23,399	23,285	
Natchez	12,608	11,791	
Vicksburg	18,072	20,814	
MISSOURI			
68,727 sq. mi.	3,404,055		
Hannibal	19,306	18,341	
Jefferson C'y	*14,490	11,850	
Joplin	29,902	32,073	
Kansas City	324,410	248,381	
Moberly	12,808	10,923	
St. Joseph	77,939	77,403	
St. Louis	772,897	687,029	
Sedalia	21,144	17,822	
Springfield	39,631	35,201	
MONTANA			
146,131 sq. mi.	548,889		
Billings	15,100	10,031	
Butte	41,611	39,165	
Great Falls	24,121	13,948	
Helena	*12,037	12,515	
Missoula	12,668	12,869	
NEBRASKA			
76,808 sq. mi.	1,296,372		
Grand Island	13,947	10,326	
Lincoln	*54,948	43,973	
Omaha	191,601	124,096	
NEVADA			
109,821 sq. mi.	77,408		
Carson City	*1,685	2,466	
Reno	12,016	10,867	
NEW HAMPSHIRE			
9,031 sq. mi.	443,083		
	1920	1910	
Berlin	16,104	11,780	
Concord	*22,167	21,497	
Dover	13,029	13,247	
Manchester	78,384	70,063	
Nashua	28,379	26,005	
Portsmouth	13,569	11,269	
NEW JERSEY			
7,514 sq. mi.	3,155,900		
Asbury Park	12,400	10,150	
Atlantic City	50,707	46,150	
Bayonne	76,754	55,545	
Belleville	15,660	9,891	
Bloomfield	22,019	15,070	
Bridgeton	14,323	14,209	
Camden	116,309	94,538	
Clifton	26,470	11,869	
East Orange	50,710	34,371	
Elizabeth	95,783	73,409	
Gloucester	12,162	9,462	
Garfield	19,381	10,213	
Hackensack	17,667	14,050	
Harrison	15,721	14,498	
Hoboken	68,166	70,324	
Irvington	25,480	11,877	
Jersey City	298,103	267,779	
Kearny	26,724	18,659	
Long Branch	13,521	13,298	
Millville	14,691	12,451	
Montclair	28,810	21,550	
Morristown	12,548	12,507	
Newark	414,524	347,469	
New Bruns'k	32,779	23,388	
Orange	33,268	29,630	
Passaic	63,841	54,773	
Paterson	135,875	125,600	
Perth Amboy	41,707	32,121	
Phillipsburg	16,923	13,903	
Plainfield	27,700	20,550	
Trenton	*119,289	96,815	
Union	20,651	21,023	
W. Hoboken	40,074	35,403	
West N. York	29,926	13,560	
West Orange	15,573	10,980	
NEW MEXICO			
122,503 sq. mi.	360,350		
Albuquerque	15,157	11,020	
Santa Fe	*7,236	5,072	

POPULATION OF LARGEST CITIES—Cont.

NEW YORK			1920	1910
47,654 sq. mi. 10,385,227				
	1920	1910		
Albany	*113,344	100,253		
Amsterdam	33,524	31,267		
Auburn	36,192	34,668		
Batavia	13,541	11,613		
Binghamton	66,800	48,443		
Buffalo	506,775	423,715		
Cohoes	22,987	24,709		
Corning	15,820	13,730		
Cortland	13,294	11,504		
Dunkirk	19,336	17,221		
Elmira	45,393	37,176		
Fulton	13,043	10,480		
Geneva	14,648	12,446		
Glens Falls	16,638	15,243		
Gloversville	22,075	20,642		
Hornell	15,025	13,617		
Ithaca	17,004	14,802		
Jamestown	38,917	31,297		
Kingston	26,688	25,908		
Lackawanna	17,918	14,549		
Little Falls	13,029	12,273		
Lockport	21,308	17,970		
Middletown	18,420	15,313		
Mt. Vernon	42,726	30,919		
New Rochelle	36,213	28,867		
N. York	5,620,048	4,766,883		
Newburgh	30,366	27,805		
Niagara Falls	50,760	30,445		
N. Ton'w'da	15,482	11,955		
Ogdensburg	14,609	15,933		
Olean	20,506	14,743		
Oswego	23,626	23,368		
Peekskill	15,868	15,245		
Port Chester	16,573	12,809		
Poughkeepsie	35,000	27,936		
Rochester	295,750	218,149		
Rome	26,341	20,497		
Saratoga Spr.	13,181	12,693		
Schenectady	88,723	72,826		
Syracuse	171,717	137,249		
Troy	72,013	76,813		
Utica	94,156	74,419		
Watertown	31,285	26,730		
Watervliet	16,073	15,074		
White Plains	21,031	15,949		
Yonkers	100,176	79,803		
NORTH CAROLINA			1920	1910
48,740 sq. mi. 2,559,123				
Asheville	28,504	18,762		
Charlotte	46,338	34,014		
Durham	21,719	18,241		
Gastonia	12,871	5,759		
Greensboro	19,861	15,885		
High Point	14,302	9,526		
New Bern	12,198	9,961		
Raleigh	*24,418	19,229		
Rocky Mt.	12,742	8,061		
Salisbury	13,884	7,153		
Wilmington	33,372	25,743		
Wins'n-Salem	48,395	22,703		
NORTH DAKOTA			1920	1910
70,183 sq. mi. 646,872				
Bismarck	*7,122	5,443		
Fargo	21,961	14,331		
Grand Forks	14,010	12,478		
OHIO			1920	1910
40,740 sq. mi. 5,759,394				
Akron	208,435	69,067		
Alliance	21,603	15,083		
Ashtabula	22,082	18,266		
Barberton	18,811	9,410		
Bellaire	15,061	12,946		
Cambridge	13,104	11,327		
Canton	87,091	50,217		
Chillicothe	15,831	14,508		
Cincinnati	401,247	363,591		
Cleveland	796,841	560,663		
Cleval'd Hts.	15,236	2,955		
Columbus	*237,031	181,511		
Dayton	152,559	116,577		
E. Cleveland	27,292	9,179		
E. Liverpool	21,411	20,387		
Elyria	20,474	14,825		
Findlay	17,021	14,858		
Fremont	12,468	9,939		
Hamilton	39,675	35,279		
Ironton	14,007	13,147		
Kenmore	12,683	1,561		
Lakewood	41,732	15,181		
Lancaster	14,706	13,093		
Lima	41,326	30,508		
Lorain	37,295	28,883		
Mansfield	27,824	20,768		
Marietta	15,140	12,923		
Marion	27,891	18,232		
Massillon	17,428	13,879		
Middletown	23,594	13,152		
Newark	26,718	25,404		
Niles	13,080	8,361		
Norwood	24,966	16,185		
Piqua	15,044	13,388		
Portsmouth	33,011	23,481		
Sandusky	22,897	19,959		
Springfield	60,840	46,921		
Steubenville	28,508	22,391		
Tiffin	14,375	11,894		

POPULATION OF LARGEST CITIES—Cont.

OHIO			1920	1910
69,414 sq. mi. 2,028,283				
Ardmore	14,181	8,618		
Bartlesville	14,417	6,181		
Enid	16,576	13,799		
McAlester	12,095	12,954		
Muskogee	30,277	25,278		
Oklahoma	*91,295	64,205		
Okmulgee	17,430	4,176		
Shawnee	15,348	12,474		
Tulsa	72,075	13,182		
OREGON			1920	1910
95,607 sq. mi. 783,389				
Astoria	14,027	9,599		
Portland	258,288	207,214		
Salem	*17,679	14,094		
PENNSYLVANIA			1920	1910
44,832 sq. mi. 8,720,017				
Allentown	73,502	51,913		
Altoona	60,331	52,127		
Ambridge	12,730	5,205		
Beaver Falls	12,802	12,191		
Berwick	12,181	5,357		
Bethlehem	50,358	12,837		
Braddock	20,879	19,357		
Bradford	15,525	14,544		
Butler	23,778	20,728		
Carbondale	18,640	17,040		
Chambersburg	13,171	11,800		
Chester	58,030	38,537		
Coatesville	14,515	11,084		
Connellsville	13,804	12,845		
Donora	14,131	8,174		
Du Bois	13,681	12,623		
Dunmore	20,250	17,615		
Duquesne	19,011	15,727		
Easton	33,813	28,523		
Eric	93,372	66,525		
Farrell	15,586	10,190		
Greensburg	15,033	13,012		
Harrisburg	*75,917	64,186		
Hazleton	32,277	25,452		
Homestead	20,452	18,713		
Johnstown	67,327	55,482		
Lancaster	53,150	47,227		
Lebanon	24,643	19,240		
McKeesRocks	16,713	14,702		
McKeesport	46,781	42,694		
Mahanoy City	15,599	15,936		
Meadville	14,568	12,780		
Monessen	18,179	11,775		
Mt. Carmel	17,469	17,532		
Nanticoke	22,614	18,877		
New Castle	44,938	36,280		
Norristown	32,319	27,875		
No. Braddock	14,928	11,824		
Oil City	21,274	15,657		
Old Forge	12,237	11,324		
Philadel.	1,823,779	1,549,008		
Pittsburgh	588,343	533,905		
Pittston	18,497	16,267		
Plymouth	16,500	16,996		
Pottstown	17,431	15,599		
Pottsville	21,876	20,236		
Reading	107,784	96,071		
Scranton	137,783	129,867		
Shamokin	21,204	19,588		
Sharon	21,747	15,270		
Shenandoah	24,726	25,774		
Steelton	13,428	14,246		
Sunbury	15,721	13,770		
Tamaqua	12,363	9,462		
Uniontown	15,692	13,344		
Washington	21,480	18,778		
Warren	14,272	11,080		
Wilkes-Barre	73,833	67,105		
Wilkesburg	24,403	18,924		
Williamsport	36,198	31,860		
Woodlawn	12,495	1,396		
York	47,512	44,750		
RHODE ISLAND			1920	1910
1,067 sq. mi. 604,397				
Central Falls	24,174	22,754		
Cranston	29,407	21,107		
E. Providence	21,793	15,808		
Newport	30,255	27,149		
Pawtucket	64,248	51,622		
Providence	*237,595	224,326		
Warwick	13,481	26,629		
W. Warwick	15,461			
Woonsocket	43,496	38,125		
SOUTH CAROLINA			1920	1910
30,495 sq. mi. 1,683,724				
Charleston	67,957	58,833		
Columbia	*37,524	26,319		
Greenville	23,127	15,741		
Spartanburg	22,638	17,517		

ADDRESSES

JANUARY 1922

Name	Uta	San martin	5
Street	"	Cerros	6
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Street			
City			
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Street			
City			
Name	Harold E. Jutes		
Street	San Juan		
City	San Juan		
	of G. A. Johnson, David		

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MEMORANDA

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MEMORANDA

TELEPHONE NUMBERS

[illegible]

TELEPHONE NUMBERS

[illegible]

TELEPHONE NUMBERS

NAME	Exchange	Number
1150	East	1150
1151	East	1151
1152	East	1152
1153	East	1153
1154	East	1154
1155	East	1155
1156	East	1156
1157	East	1157
1158	East	1158
1159	East	1159
1160	East	1160
1161	East	1161
1162	East	1162
1163	East	1163
1164	East	1164
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1167	East	1167
1168	East	1168
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1173	East	1173
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1177	East	1177
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1197	East	1197
1198	East	1198
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Expires

CASH — JANUARY

CASH — FEBRUARY

CASH — MARCH

87

10/24

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CASH — APRIL

CASH — MAY

1047 } Dana ...
Toga Rd
9200 ft
Hyla
Sept 1

1046 } N. FK Dana ...
Toga Rd
Crossing of Sp
1000 ft
Rug

1045 } Hyla ...
Toga Rd
Hyla ...
Aug 31

1044 } Hyla ...
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1032 } Hyla ...
Toga Rd
Hyla ...
Aug 31

CASH — JUNE

CASH — SEPTEMBER

A. F. Redd, Clarendon
W. M. H.

Published in
October 1879
Vol II

Cherish

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J. V. P.

Printed Sept 8/13
192
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Price 1.92

1925 100 20 50

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Sept 11

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1911 Sept 10 Sec 2

CASH — OCTOBER

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del Territorio de Baja California

del Territorio de Baja California

RECAPITULATION

del Territorio de Baja California

del Territorio de Baja California

del Territorio de Baja California

del Territorio de Baja California

del Territorio de Baja California

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CASH — OCTOBER

Terminado 22 de 20

de 2000

Pagos de 1000

de 1000

de 1000

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de 1000

de 1000

de 1000

de 1000

de 1000

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de 1000

de 1000

de 1000

de 1000

de 1000

de 1000

RECAPITULATION

January

February

March

April

May

June

July

August

September

October

November

December

Grand Total

Increase

HEIGHT AND WEIGHT OF MEN

Table of Average Height and Weight of Males, Based on Analysis of 74,162 Accepted Applicants for Life Insurance as Reported to the Association of Life Insurance Medical Directors.

HEIGHT	Age 15-24 Pounds	Age 25-29 Pounds	Age 30-34 Pounds	Age 35-39 Pounds	Age 40-44 Pounds	Age 45-49 Pounds	Age 50-54 Pounds	Age 55-59 Pounds	Age 60-64 Pounds	Age 65-69 Pounds
5 feet.....	120	125	128	131	133	134	134	134	131	.....
5 feet 1 inch.....	122	126	129	131	134	136	136	136	134	.....
5 feet 2 inches.....	124	128	131	133	136	138	138	138	137	.....
5 feet 3 inches.....	127	131	134	136	139	141	141	141	140	140
5 feet 4 inches.....	131	135	138	140	143	144	145	145	144	143
5 feet 5 inches.....	134	138	141	143	146	147	149	149	148	147
5 feet 6 inches.....	138	142	145	147	150	151	153	153	153	151
5 feet 7 inches.....	142	147	150	152	155	156	158	158	158	156
5 feet 8 inches.....	146	151	154	157	160	161	163	163	163	162
5 feet 9 inches.....	150	155	159	162	165	166	167	168	168	167
5 feet 10 inches.....	154	159	164	167	170	171	172	173	174	174
5 feet 11 inches.....	159	164	169	173	175	177	177	178	180	180
6 feet.....	165	170	175	179	180	183	182	183	185	185
6 feet 1 inch.....	170	177	181	185	186	189	188	189	189	189
6 feet 2 inches.....	176	184	188	192	194	196	194	194	192	.....
6 feet 3 inches.....	181	190	195	200	203	204	201	198	.....	.....

A Height and Weight Table compiled by a Committee of the Medical Section of the National Fraternal Congress, 1900, which is the analysis of 133,940 applications of selected risks, in a few instances differed slightly from the above

PRESIDENTS OF THE UNITED STATES

No.	Name	Age	Born	Inaug.	Term in Office	Native of	Died	Polit. Party
1	George Washington.....	57	Feb. 22, 1732	1789	8 years	Virginia	Dec. 14, 1799	Federal
2	John Adams.....	61	Oct. 31, 1735	1797	4 "	Massachusetts	July 4, 1826	Dem., Rep.
3	Thomas Jefferson.....	57	Apr. 13, 1743	1801	8 "	Virginia	July 4, 1826	"
4	James Madison.....	57	Mar. 16, 1751	1809	8 "	"	June 28, 1836	"
5	James Monroe.....	58	Apr. 28, 1758	1817	8 "	Massachusetts	July 4, 1831	Coalition
6	John Quincy Adams.....	57	July 11, 1767	1825	8 "	S. Carolina	Feb. 23, 1848	Democrat
7	Andrew Jackson.....	61	Mar. 15, 1767	1829	8 "	New York	June 8, 1845	Whig
8	Martin Van Buren.....	64	Dec. 5, 1782	1837	4 "	Virginia	July 24, 1862	Democrat
9	William H. Harrison.....	68	Feb. 9, 1773	1841	1 month	N. Carolina	Jan. 18, 1849	Whig
10	John Tyler.....	49	Mar. 29, 1790	1845	3 yrs. 11 mos.	Virginia	July 18, 1849	Whig
11	James Knox Polk.....	64	Nov. 2, 1795	1845	4 yrs.	New York	June 15, 1850	Democrat
12	Zachary Taylor.....	50	Sep. 24, 1784	1849	1 year, 4 mos.	N. Hampshire	Mar. 7, 1850	Democrat
13	Millard Fillmore.....	48	Feb. 7, 1800	1850	2 years, 8 mos.	Pennsylvania	Oct. 8, 1868	Republican
14	Franklin Pierce.....	65	Nov. 23, 1804	1853	4 yrs.	Kentucky	June 1, 1865	"
15	James Buchanan.....	52	Apr. 23, 1809	1857	4 yrs. 40 days	N. Carolina	Apr. 15, 1865	"
16	Abraham Lincoln.....	56	Feb. 12, 1809	1861	3 yrs. 10 1/2 mos.	Ohio	July 31, 1865	"
17	Andrew Johnson.....	46	Dec. 29, 1808	1865	8 years	"	Jan. 17, 1881	"
18	Ulysses S. Grant.....	54	Apr. 27, 1822	1869	4 years	Vermont	Sep. 19, 1881	Democrat
19	Rutherford B. Hayes.....	50	Oct. 4, 1822	1877	6 1/2 months	New Jersey	Nov. 18, 1886	Republican
20	James A. Garfield.....	47	Nov. 19, 1831	1881	3 yrs. 5 1/2 mos.	Ohio	June 24, 1901	"
21	Chester A. Arthur.....	55	Oct. 5, 1837	1881	4 yrs.	New York	Mar. 13, 1901	"
22	Grover Cleveland.....	55	Mar. 18, 1833	1889	4 yrs. 6 mo. 10 d.	Ohio	Sep. 6, 1919	Democrat
23	Benjamin Harrison.....	53	Aug. 20, 1833	1889	7 yrs. 5 mo. 20 d.	Ohio	Jan. 13, 1901	Republican
24	William McKinley.....	42	Jan. 29, 1843	1901	4 yrs.	New York	Mar. 14, 1901	"
25	Theodore Roosevelt.....	53	Oct. 27, 1857	1901	8 years	Ohio	Jan. 6, 1919	Democrat
26	Woodrow Wilson.....	56	Sep. 28, 1856	1913	8 years	Virginia	Jan. 6, 1919	Republican
27	Warren G. Harding.....	55	Nov. 2, 1885	1921	.....	Ohio	.....	.....

ANNIVERSARIES

DATES OF HISTORICAL EVENTS CUSTOMARILY
OR OCCASIONALLY OBSERVED.

- Jan. 1. Emancipation Proclamation by Lincoln, 1863.
- Jan. 8. Battle of New Orleans, 1815.
- Jan. 17. Franklin born, 1706.
- Jan. 19. Robert E. Lee born, 1807.
- Feb. 12. Abraham Lincoln born, 1809.
- Feb. 15. Battle Ship Maine blown up, 1898.
- Feb. 22. George Washington born, 1732.
- Mar. 6. Boston Massacre, 1770.
- Mar. 15. Andrew Jackson born, 1767.
- Mar. 18. Grover Cleveland born, 1837.
- Mar. 19. William J. Bryan born, 1860.
- April 9. Lee surrendered at Appomattox, 1865.
- April 12. Fort Sumter fired on, 1861.
- April 12. Henry Clay born, 1777.
- April 13. Thomas Jefferson born, 1743.
- April 14. Lincoln assassinated, 1865.
- Ap. 18-19. Earthquake at San Francisco, 1906.
- April 23. Shakespeare born, 1564.
- April 27. Gen. U. S. Grant born, 1822.
- April 30. Washington was inaug. first Pres. 1789.
- May 1. Dewey destroyed the Spanish fleet at Manila, 1898.
- May 13. First English settlement in America, at Jamestown, 1607.
- May 13. Society of The Cincinnati organized by officers of Revolutionary Army, 1783.
- May 24. Queen Victoria born, 1819.
- June 14. Flag day in the United States.
- June 17. Battle of Bunker Hill, 1775.
- June 18. Battle of Waterloo, 1815. [1776]
- June 28. Battle of Fort Moultrie, Charleston.
- July 1-3. Battle of Gettysburg, 1863.
- July 3. Cervera's fleet was destroyed, 1898.
- July 4. Declaration of Independence, 1776.
- July 14. The Bastille was destroyed, 1789.
- July 16. Santiago surrendered, 1898.
- July 21. Battle of Bull Run, 1861. [1898]
- Aug. 13. Manila surrendered to the Americans.
- Aug. 16. Battle of Bennington, Vt., 1777.
- Sep. 1. Capitulation of Sedan, 1870.
- Sep. 6. President McKinley shot, 1901.
- Sep. 10. Battle of L. Erie, Perry's victory, 1813.
- Sep. 13. Battle of Chapultepec, 1747. [1847]
- Sep. 14. City of Mexico taken by U. S. troops.
- Sep. 15. William H. Taft born, 1857.
- Sep. 19-20. Battle of Chickamauga, 1863.
- Oct. 8-11. Great fire of Chicago, 1871.
- Oct. 12. Columbus discovered America, 1492.
- Oct. 19. Cornwallis surrend'rd at Yorktown, 1781.
- Oct. 27. Theodore Roosevelt born, 1858.
- Nov. 9. King Edward VII born, 1841.
- Nov. 25. British evacuated New York, 1783.
- Dec. 14. Washington died, 1799.
- Dec. 16. Boston "Tea Party," 1773.
- Dec. 22. Mayflower pilgrims landed at Plymouth Rock, 1620.
- Dec. 25-26 Battle of Trenton, N. J., 1776.

WEIGHTS AND MEASURES

TROY.

24 grains (gr.).....1 pennyweight—pwt.
20 pwt.....1 ounce—oz.
3.2 grains.....1 carat, diamond wt.
By this weight gold, silver and jewels only are weighed. The ounce and pound in this are the same as in apothecaries' weight.

APOTHECARIES'.

20 grains.....1 scruple. 8 drs.....1 ounce.
3 scruples.....1 drachm. 12 ozs.....1 pound.

AVOIRDUPOIS.

16 drachms.....1 ounce. 4 qrs...100 weight—cwt.
16 ounces.....1 pound. 20 hundred weight:
25 lbs.....1 quarter—qr.....1 ton.
5,760 grains apothecaries' or troy weight, 1 lb.
7,000 grains avoirdupois weight.....1 lb.
Therefore, 144 lbs. avoirdupois equal 175 lbs. apothecaries' or troy.

LIQUIDS.

1 gallon oil weighs 7.32 1 gallon sea water.....
lbs. avoirdupois.....8.56 lbs.
1 gallon distilled water 1 gallon proof spirits,
.....8.33 lbs.....7.68 lbs.

MISCELLANEOUS.

IRON, LEAD, ETC. BEEF, PORK, ETC.
14 pounds.....1 stone. 200 pounds.....1 barrel.
21½ stones.....1 pig. 196 lbs. (flour) 1 barrel.
8 pigs.....1 fother. 100 lbs. (fish) 1 quintal.

DRY.

2 pints.....1 quart—qt. 4 pecks....1 bushel—bu.
8 quarts.....1 peck—pk. 36 bushels....1 chaldron

LIQUID OR WINE.

4 gills.....1 pint—pt. U. S. Standard Gallon
2 pints.....1 quart—qt.231 cubic inches.
4 quarts, 1 gallon—gal. Beer gal.....282 cub. in.
31½ gal. 1 barrel—bbl. 36 beer gallons.....
2 bbls. 1 hogshead—hhd.1 barrel.

TIME.

60 seconds.....1 minute 30 days (in comput-
60 minutes.....1 hour ing interest) 1 month.
24 hours.....1 day 52 weeks and 1 day or
7 days.....1 week 12 cal. months 1 year.
4 weeks 1 lunar month 365 days, 5 h., 48 m.
28, 29, 30, or 31 days and 49 seconds.....
.....1 calendar month.....1 solar year.

CIRCULAR.

60 seconds.....1 minute 90 degrees 1 quadrant
60 minutes.....1 degree 4 quadrants or 360 de-
30 degrees.....1 sign grees.....1 circle

METRIC EQUIVALENTS

LINEAR MEASURE.

1 centimeter=0.3937 in.	1 in.=2.54 centimeters.
1 decimeter=3.937 in.= 0.328 feet.	} 1 ft.=3.048 decimeters.
1 meter=39.37 in.=1.0936 yards.	
1 dekameter=1.9884 rods.	1 rod=0.5029 dekameter.
1 kilometer=0.62137 mile.	1 mile=1.6093 kilometers
	1 yard=0.9144 meter.

SQUARE MEASURE.

1 sq. centimeter=0.1550 sq. in.	} 1 sq. inch=6.452 square centimeters.
1 sq. decimeter=0.1076 sq. ft.	
1 sq. meter=1.196 sq. yd.	1 sq. yd.=0.8361 sq. meter
1 are.=3.954 sq. rods.	1 sq. rod=0.2529 are.
1 hektar=2.47 acres.	1 acre=0.4047 hektar.
1 sq. kilometer=0.386 sq. m.	} 1 sq. mile=2.59 square kilometer.

MEASURE OF VOLUME.

1 cu. centimeter=0.061 cu. in.	} 1 cu. inch=16.39 cu. cen- timeters.
1 cu. decimeter=0.0353 cu. ft.	
1 cu. m'r } 1.308 cu. yd.	1 cu. yd.=0.7646 cu. meter
1 ster } 0.2759 cd.	1 cord=3.624 sters.
1 liter= { 0.908 qt. dry.	1 qt. dry=1.101 liters.
	1 qt. liq.=0.9463 liter.
1 dekaliter = { 2.6417 gal.	1 gal.=0.3785 dekaliter.
	135 pecks. 1 peck=0.881 dekaliter.
1 hektoliter=2.8375 bush.	1 bu.=0.3524 hektoliter.

WEIGHTS.

1 gram=0.03527 ounce.	1 ounce=28.35 grams.
1 kilogram=2.2046 lbs.	1 lb.=0.4536 kilogram.
1 metric ton=1.1023 Eng- lish ton	} 1 English ton=0.9072 metric ton.

APPROXIMATE METRIC EQUIVALENTS.

1 decimeter=4 inches.	1 liter= { 1.06 qt. liquid.
1 meter=1.1 yards.	} 0.9 qt. dry.
1 kilometer=5/8 of mile.	
1 hektar=2 1/2 acres.	1 hektoliter=2 1/8 bu.
1 ster, or cu. meter=1/4 of a cord.	1 kilogram=2 1/2 lbs.
	1 metric ton=2200 lbs.

ACTUAL TIME IN USE IN THE LARGEST CITIES OF THE WORLD WHEN IT IS 12:00 NOON, WASHINGTON

Berlin..... 6:00 P.M.	Hong Kong next day 12:36 A.M.
Bombay 11:08 P.M.	Lincoln, Neb. 11:00 A.M.
Boston..... 12:00 noon	Lisbon..... 4:23 P.M.
Buffalo..... 12:00 Noon	London..... 5:00 P.M.
Cairo, Egypt 2:05 P.M.	Manila next day 1:00 A.M.
Calcutta 10:53 P.M.	Melbourne next day 3:00 A.M.
Canton, China n'tdy. 12:33 A.M.	New York..... 12:00 noon
Chicago..... 11:00 A.M.	Omaha..... 11:00 A.M.
Cincinnati..... 11:00 A.M.	Panama..... 12:00 Noon
Cleveland..... 11:00 A.M.	Paris..... 5:09 P.M.
Denver..... 10:00 A.M.	Portland, Ore. 9:00 A.M.
Detroit..... 11:00 A.M.	Rome 6:00 P.M.
Galveston.... 11:00 A.M.	Salt L. City.. 10:00 A.M.
Halifax..... 1:00 P.M.	San Francisco 9:00 A.M.
Havana..... 11:30 A.M.	St. Louis..... 11:00 A.M.
Honolulu..... 6:30 A.M.	Vienna..... 6:00 P.M.
	Yokohama next day 2:00 A.M.

PHASES OF THE MOON—1922

(Eastern Standard Time)

	Last. Q. ☾	New ☉	First Q. ☽	Full ☉
Jan. 20, 12:59A	27, 6:48P	6, 5:23A	13, 9:36A	
Feb. 18, 1:18P	26, 1:47P	4, 11:52P	11, 8:17P	
Mar. 20, 3:43A	28, 8:03A	6, 2:21P	13, 6:14A	
Apr. 18, 7:53P	27, 12:03A	5, 12:45A	11, 3:43P	
May 18, 1:16P	26, 1:04P	4, 7:55A	11, 1:06A	
June 17, 7:03A	24, 11:19P	2, 1:10P	9, 10:57A	
July 17, 12:11A	24, 7:47A	1, 5:51P	8, 10:07P	
		30, 11:21P		
Aug. 15, 3:45P	22, 3:34P	29, 6:54A	7, 11:18A	
Sept. 14, 5:20A	20, 11:38P	27, 5:40P	6, 2:47A	
Oct. 13, 4:55P	20, 8:40A	27, 8:26A	5, 7:58P	
Nov. 12, 2:52A	18, 7:06P	26, 3:15A	4, 1:36P	
Dec. 11, 11:40A	18, 7:20A	26, 12:53A	4, 6:23A	

CALENDAR 1923

S M T W T F S							S M T W T F S						
JAN.							JULY						
7	8	9	10	11	12	13	1	2	3	4	5	6	7
14	15	16	17	18	19	20	12	13	14	15	16	17	18
21	22	23	24	25	26	27	19	20	21	22	23	24	25
28	29	30	31				26	27	28	29	30	31	
FEB.							AUG.						
4	5	6	7	8	9	10	5	6	7	8	9	10	11
11	12	13	14	15	16	17	12	13	14	15	16	17	18
18	19	20	21	22	23	24	19	20	21	22	23	24	25
25	26	27	28				26	27	28	29	30	31	
MARCH							SEPT.						
4	5	6	7	8	9	10	2	3	4	5	6	7	8
11	12	13	14	15	16	17	9	10	11	12	13	14	15
18	19	20	21	22	23	24	16	17	18	19	20	21	22
25	26	27	28	29	30	31	23	24	25	26	27	28	29
APRIL							OCT.						
1	2	3	4	5	6	7	7	8	9	10	11	12	13
8	9	10	11	12	13	14	14	15	16	17	18	19	20
15	16	17	18	19	20	21	21	22	23	24	25	26	27
22	23	24	25	26	27	28	28	29	30	31			
29	30										1	2	3
MAY							NOV.						
6	7	8	9	10	11	12	4	5	6	7	8	9	10
13	14	15	16	17	18	19	11	12	13	14	15	16	17
20	21	22	23	24	25	26	18	19	20	21	22	23	24
27	28	29	30	31			25	26	27	28	29	30	
JUNE							DEC.						
3	4	5	6	7	8	9	2	3	4	5	6	7	8
10	11	12	13	14	15	16	9	10	11	12	13	14	15
17	18	19	20	21	22	23	16	17	18	19	20	21	22
24	25	26	27	28	29	30	23	24	25	26	27	28	29
							30	31					

RATE OF INCOME ON STOCKS

Purchased at the following prices (par value being \$100), and bearing interest at the following rates.

Paid.	3%	4%	5%	6%	7%	8%	9%
\$50	6.00	8.00	10.00	12.00	14.00	16.00	18.00
55	5.45	7.27	9.09	10.90	12.72	14.55	16.30
60	5.00	6.67	8.33	10.00	11.66	13.33	15.30
65	4.62	6.15	7.69	9.23	10.76	12.30	13.85
70	4.28	5.71	7.14	8.57	10.00	11.42	12.85
75	4.00	5.33	6.66	8.00	9.33	10.66	12.00
80	3.75	5.00	6.25	7.50	8.75	10.00	11.25
85	3.53	4.70	5.88	7.05	8.23	9.41	10.58
90	3.33	4.44	5.55	6.66	7.77	8.88	10.00
91	3.30	4.40	5.49	6.59	7.69	8.79	9.89
92	3.26	4.34	5.43	6.52	7.60	8.70	9.78
93	3.23	4.30	5.38	6.45	7.53	8.60	9.65
94	3.19	4.26	5.32	6.38	7.45	8.51	9.57
95	3.15	4.21	5.26	6.31	7.36	8.42	9.47
96	3.13	4.17	5.21	6.25	7.29	8.33	9.38
97	3.09	4.12	5.15	6.18	7.22	8.25	9.28
98	3.06	4.08	5.10	6.12	7.14	8.16	9.18
99	3.03	4.04	5.05	6.06	7.07	8.08	9.09
101	2.97	3.96	4.95	5.94	6.93	7.92	8.91
102	2.94	3.92	4.90	5.88	6.86	7.84	8.82
103	2.91	3.88	4.85	5.83	6.80	7.77	8.74
104	2.88	3.85	4.81	5.77	6.73	7.69	8.65
105	2.86	3.80	4.76	5.71	6.66	7.61	8.57
106	2.83	3.77	4.72	5.66	6.60	7.55	8.49
107	2.80	3.74	4.67	5.61	6.54	7.48	8.41
108	2.78	3.70	4.63	5.56	6.48	7.41	8.33
109	2.75	3.67	4.59	5.50	6.42	7.34	8.26
110	2.72	3.63	4.54	5.45	6.36	7.27	8.18
115	2.60	3.48	4.34	5.21	6.08	6.95	7.83
120	2.50	3.33	4.16	5.00	5.83	6.66	7.50
130	2.30	3.07	3.84	4.61	5.38	6.15	6.92
140	2.14	2.86	3.57	4.28	5.00	5.71	6.43

Atlas Assurance Company

(LIMITED)

Head Office: 92 Cheapside



DIRECTORS

Francis Alexander Johnston, Esq.

Henry John Gardiner, Esq.

James Henly Batty, Esq.

John Annan Bryce, Esq.

Sir John Denison-Pender,

G. B. E., K. C. M. G.

Sir Wm. Hy. Neville Goschen, K.B.E., D.L.

Captain Henry Brereton Hooper, R. I. M.

The Right Hon. Lord Inchcape,

G. C. M. G., K. C. S. I., K. C. I. E.

Oswald Cecil Magniac, Esq., D. L.

Samuel James Pipkin, Esq.

Kenneth L. C. Prescott, Esq.

Lt. Col. Sir Rhys Williams Bart.

D. S. O., K. C., D. L., M. P.

Gen'l Mgr. and Secy., C. H. Falloon

Statement of United States Branch

January 1, 1921

Assets	-	\$5,396,711
Liabilities	-	3,810,218
Surplus	-	1,586,493

Home Office Statement

January 1, 1921

Assets	-	\$29,669,172
Liabilities	-	24,715,543
Surplus	-	4,953,629

